

Form plncf13 - ntccnfpln13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 21-14066-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eric J. Spencer  
196 Mountain Avenue  
North Caldwell, NJ 07006

Social Security No.:

xxx-xx-4502

Employer's Tax I.D. No.:

---

**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on May 26, 2022.

Dated: May 26, 2022  
JAN: ntp

Jeanne Naughton  
Clerk

In re:  
Eric J. Spencer  
Debtor

Case No. 21-14066-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 3

Date Rcvd: May 26, 2022

Form ID: plncf13

Total Noticed: 39

The following symbols are used throughout this certificate:

**Symbol**

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Eric J. Spencer, 196 Mountain Avenue, North Caldwell, NJ 07006-4008
519212997	+ Ayesha Dhar, 28 Blackburne Terrace, West Orange, NJ 07052-3502
519268860	+ HSBC Bank USA, N.A., 2929 Walden Ave C9, Attn: Business Services, Depew, NY 14043-2690
519213006	+ Krista Spencer, 732 Stephanie Drive, Caldwell, NJ 07006-4585
519213007	+ Lightstream, P.O. Box 117320, Atlanta, GA 30368-7320
519213009	Mr. Cooper, P.O. Box 81860-5801, Cleveland, OH 44181
519213010	My Best Buy Credit Card Payments, P.O. Box 9001007, Louisville, KY 40290-1007
519213011	Phillips & Cohen Associates, Mail Stop: 661, 1002 Justison Street, Wilmington, DE 19801-5148
519213014	State of New Jersey, Division of Taxation, Bankruptcy, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	May 26 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 26 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: rmscedi@recoverycorp.com	May 26 2022 20:45:17	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519212998	Email/Text: creditcardbkcorrespondence@bofa.com	May 26 2022 20:41:00	Bank of America, PO Box 982234, El Paso, TX 79998
519255758	+ Email/Text: mortgagebkcorrespondence@bofa.com	May 26 2022 20:41:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519212999	+ Email/Text: BarclaysBankDelaware@tsico.com	May 26 2022 20:41:00	Barclays, PO Box 8802, Wilmington, DE 19899-8802
519213000	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 20:45:22	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
519244873	+ Email/PDF: ebn_ais@aisinfo.com	May 26 2022 20:45:24	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519213001	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 26 2022 20:45:32	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
519264107	Email/PDF: Citi.BNC.Correspondence@citi.com	May 26 2022 20:45:19	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519213002	+ Email/Text: mrdiscen@discover.com	May 26 2022 20:41:00	Discover, PO Box 30939, Salt Lake City, UT 84130-0939
519224891	Email/Text: mrdiscen@discover.com	May 26 2022 20:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519213004	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com		

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: May 26, 2022

Form ID: plncf13

Total Noticed: 39

519213003	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 26 2022 20:41:00	HSBC, PO Box 9, Buffalo, NY 14240-0009
519213005	Email/Text: sbse.cio.bnc.mail@irs.gov	May 26 2022 20:45:25	Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
519262319	Email/Text: JCAP_BNC_Notices@jcap.com	May 26 2022 20:41:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519266929	+ Email/Text: nsm_bk_notices@mrc cooper.com	May 26 2022 20:41:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN. 56302-9617
519213012	Email/Text: Bankruptcy.Notices@pnc.com	May 26 2022 20:41:00	PNC, PO Box 3429, Pittsburgh, PA 15230
519213013	Email/Text: Bankruptcy.Notices@pnc.com	May 26 2022 20:41:00	PNC Bank, P.O. Box 1820, Dayton, OH 45401
519269271	Email/Text: Bankruptcy.Notices@pnc.com	May 26 2022 20:41:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
519253456	Email/Text: Bankruptcy.Notices@pnc.com	May 26 2022 20:41:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
519269092	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2022 20:45:19	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
519253883	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2022 20:45:17	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
519253253	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2022 20:45:24	Portfolio Recovery Associates, LLC, c/o Gm, POB 41067, Norfolk VA 23541
519269090	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2022 20:45:24	Portfolio Recovery Associates, LLC, c/o Paypal, POB 41067, Norfolk VA 23541
519213011	Email/Text: pcabkt@phillips-cohen.com	May 26 2022 20:41:00	Phillips & Cohen Associates, Mail Stop: 661, 1002 Justison Street, Wilmington, DE 19801-5148
519236517	+ Email/Text: bankruptcy@bbandt.com	May 26 2022 20:41:00	SunTrust Bank now Truist Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
519213016	+ Email/PDF: gecsed@recoverycorp.com	May 26 2022 20:45:12	Synchrony Bank, PO Box 965003, Orlando, FL 32896-5003
519213015	+ Email/PDF: gecsed@recoverycorp.com	May 26 2022 20:45:15	Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
519214898	+ Email/PDF: gecsed@recoverycorp.com	May 26 2022 20:45:18	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519213017	+ Email/PDF: gecsed@recoverycorp.com	May 26 2022 20:45:22	Synchrony Bank/Paypal, PO Box 960080, Orlando, FL 32896-0080

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519213008	*+	Lightstream, PO Box 117320, Atlanta, GA 30368-7320

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-2

User: admin

Page 3 of 3

Date Recd: May 26, 2022

Form ID: plncf13

Total Noticed: 39

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2022

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2022 at the address(es) listed below:

Name	Email Address
Angela Nascondiglio Stein	on behalf of Debtor Eric J. Spencer nascondiglio@middlebrookssapiro.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magrue.com
Melinda D. Middlebrooks	on behalf of Debtor Eric J. Spencer middlebrooks@middlebrookssapiro.com melindamiddlebrooks@gmail.com
Melissa N. Licker	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 6